97-84117-6

National Association of Credit Men

Rules for bringing about a true interchange of credit...

[New York]

1915

97-84117-6
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1 040 PR1 c PR1
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3 007 h b d d a e f f a--- g b h a i a j p
4 007 h b d d a e f f a--- g b h a i b j p
5 049 PR1A
6 110 2 National Association of Credit Men.
7 245 10 Rules for bringing about a true interchange of credit experience between members of the National Association of Credit Men h [microform].
8 260 [New York] : b National Association of Credit Men, c 1915.
9 300 3 p. ; c 23 cm.
10 500 Cover title.

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TECHNICAL MICROFORM DATA

FILM SIZE: 35mm REDUCTION RATIO: 9:1 IMAGE PLACEMENT: IA (IIA) IB IIB

DATE FILMED: 6/10/97 INITIALS: PB

TRACKING # : 21837

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Rules for Bringing About a True Interchange of Credit Experience between Members of the National Association of Credit Men

Issued by the
Committee on Credit Cooperation
of the
National Association of Credit Men
January, 1915

* Rules for Bringing About a True Interchange of Credit Experience Between Members of the National Association of Credit Men

1.

THE blank approved and adopted by the National Association of Credit Men for the making of inquiries shall be used.

2.

The blank shall always indicate the nature of the business in which the subject of inquiry is engaged.

3.

Each inquiry shall state the amount of the order which leads to making the inquiry and in addition indicate if it is a first order.

4.

If the inquirer has had previous experience with the one inquired on, then the inquiry shall be accompanied by a statement of such experience, thus encouraging that reciprocal interchange of experience without which the inquiry becomes unfair.

5.

Inquiries are not to be made except on orders actually in hand or on open account. If investigation is being made with a view to soliciting business or collecting an account, a letter explicitly stating this fact shall accompany the inquiry.

6.

Inquiries shall only be made through properly constituted credit departments; inquiries by salesmen shall not be permitted.

7.

It is essential that there shall be no promiscuous inquiries sent out with the idea of determining what concerns have had experience with the subject of inquiry, for promiscuous inquiries may do harm to the customer and impose unnecessary burdens upon credit departments.

8.

All inquiries are to be answered on the day received and by the credit man or manager if possible, so that not only ledger experience may be supplied, but any additional valuable information in the possession of the informant.

CONCLUSION.

A compliance with these rules in making inquiries will bring about genuine interchange of credit information and lead to accuracy, reciprocation, promptness and confidence. Their observance will mean a closer contact between the members of the National Association of Credit Men and be of great assistance in their credit investigations.

* As revised to meet certain evils in the exchange of credit information emphasized by the Credit Co-operation Committee at the convention of the Association, June, 1914.

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